

The complaint

Mr A complains that TSB Bank plc didn't do enough to protect him from the financial harm caused by gambling.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Between 6 October 2025 and 14 October 2025, Mr A made 46 payments totalling over £40,000 to three gambling merchants using his TSB debit card via Apple Pay.

He later complained to TSB stating that it had failed to identify and protect him from serious financial harm linked to gambling. But TSB refused to refund any of the transactions. It said it blocked a payment for £500 at 18:53 on 6 October 2025 and Mr A confirmed it was genuine and he didn't tell it about any gambling concerns or reach out for support, so the block was lifted.

Mr A wasn't satisfied and so he complained to this service. He said after the first payment was blocked, he made multiple large gambling transactions without any further checks, even though it was completely out of character. He said he experienced a mental health relapse linked to long-standing Bipolar Affective Disorder, during which time his gambling escalated, and TSB failed to identify signs of potential financial harm.

Responding to the complaint, TSB said there were payments to three different payees, but Mr A had received credits from those companies totalling £45,008.10, he didn't use credit or lending to fund the betting, and he knew he could place a gambling block on the card but didn't do so.

Our investigator didn't think the complaint should be upheld. He noted the first payment was blocked and during the call with TSB, Mr A confirmed the transactions were genuine and the card was unblocked. Our investigator was satisfied TSB acted fairly in removing the block and he felt that as there wasn't a gambling block activated on the account and Mr A was paying legitimate merchants that were regulated by the UK Gambling Commission and receiving significant credits into his account from the same merchants, there would have been no reason for TSB to have any concerns.

He further commented that even if TSB had intervened, it wouldn't have made a difference because Mr A was in receipt of significant credits – he was in profit from the third payment onwards - and would likely not have felt he needed to disclose any vulnerabilities to TSB. He concluded that TSB hadn't missed any opportunities to protect Mr A from financial harm, and he didn't think he was entitled to any compensation.

Mr A has asked for his complaint to be reviewed by an Ombudsman. He has further argued between 13 and 16 October 2025, his account balance fell significantly, and the fact earlier gambling activity involved temporary winnings doesn't negate the severe harm he suffered.

He doesn't accept an intervention wouldn't have made a difference arguing that a pause, temporary restriction, enhanced review, or meaningful conversation could reasonably have interrupted the pattern and reduced his losses.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the investigator's conclusions for the following reasons:

- Mr A spoke to TSB on 6 October 2025 and confirmed the transactions were genuine, and I agree it was reasonable for it to have unblocked his card at this point.
- There were no gambling blocks on the account and there is no evidence that Mr A had notified TSB that he had a gambling addiction or suffered from a mental health condition, so there would have been no concerns that he was making payments to gambling merchants.
- There was a history of gambling on the account, Mr A was making payments to legitimate merchants who were regulated by the UK Gambling Commission, and he was receiving credits from the merchants which exceeded the payments he was making, so even though he was making multiple large payments in quick succession to gambling merchants, I don't think TSB needed to intervene.
- I note Mr A's comment that he was receiving winnings from earlier gambling activity but if TSB had intervened, as he was receiving significant credits from the merchants he was paying, I don't think an intervention would have stopped the spending, and there would have been no reason for it to block the account.

For the reasons I've explained, I don't think TSB has done anything wrong and so I can't fairly tell it to do anything to resolve this complaint.

My final decision

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 April 2026.

Carolyn Bonnell
Ombudsman